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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Robert W. Bossemeyer, et al.

Serial No. 09/420,877 Group Art Unit: 2787

Filed: October 19, 1999

For: NETWORK ARRANGEMENTS FOR SMART
CARD APPLICATIONS

Attorney Docket No: AIT 0127 PA (A00463)

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Date of Deposit

Jeanne Croskey
Signature

**DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.56**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In compliance with 37 C.F.R. § 1.56, the art listed and identified on the attached Form PTO-1449 is being submitted herewith for consideration by the Examiner. A copy of each of the listed references is included herewith.

It is Applicant's opinion that the claims presently on file patentably distinguish the present invention from each of these references. The above references are being cited only in the interests of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.

No fee is believed to be due because this statement and enclosures are being filed before the first Office Action on the merits mailed by the PTO. The Commissioner is authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 50-0476.

Respectfully submitted,

By:



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